

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court

Western District of Wisconsin

Case No. 3-04-17409-rdm

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Nicholas Edward Ripley
aka Nick Ripley
142 Thomson Ln
Oregon, WI 53575

Social Security No.:

xxx-xx-4573

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).
This order does not affect any pending adversary proceeding to determine dischargeability.

BY THE COURT

Dated: 3/7/05

Marcia M Anderson
United States Bankruptcy Clerk

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0758-3
Case: 04-17409

User: jolene
Form ID: DIS

Page 1 of 1
Total Served: 16

Date Rcvd: Mar 07, 2005

The following entities were served by first class mail on Mar 09, 2005.

db	+Nicholas Edward Ripley,	142 Thomson Ln,	Oregon, WI 53575-1664
tr	Claire Ann Resop,	Brennan, Steil & Basting, S.C.,	22 East Mifflin Street, Suite 400,
	P.O. Box 990,	Madison, WI 53701-0990	
1977282	+Alliant Energy,	P0 Box 77002,	Madison, WI 53707-1002
1977281	+Allied Interstate,	P0 Box 369008,	Columbus, OH 43236-9008
1977280	+Ashworth College,	430 Technology Pkwy,	Norcross, GA 30092-3406
1977271	+Boardman Law Firm,	P0 Box 927,	Madison, WI 53701-0927
1977279	+Charles T. Hutchins,	55 Hartz Way,	Suite 202, Seacaucus, NJ 07094-2415
1977274	+Chase BankCard Services,	P0 Box 52188,	Phoenix, AZ 85072-2188
1977273	+John H. Robinson,	301 Division St,	Ontario, WI 54651-9003
1977283	+Omni Credit Services,	333 Bishops Way,	Brookfield, WI 53005-6223
1977272	+State Farm Insurance,	One State Farm Plaza,	Bloomington, IL 61710-0001
1977277	+Veri zon,	P0 Box 11328,	St Petersburg, FL 33733-1328
1977276	+Wells Fargo,	735 W Wisconsin Ave,	Milwaukee, WI 53233-2459
1977284	Wisconsin Dept. Of Revenue,	Attention: Special Procedures Unit,	P.O. Box 8901,
	Madison, WI 53708-8901		
1977278	+Working Assets,	P0 Box 2024,	Mechanicsburg, PA 17055-0764

The following entities were served by electronic transmission on Mar 07, 2005 and receipt of the transmission was confirmed on:

1977275	+EDI: CAPITALONE.COM Mar 07 2005 18:55:00	Capital One,	P0 Box 85015,	Richmond, VA 23285-5015
				TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

2041221*	Wisconsin Dept. Of Revenue,	Attention: Special Procedures Unit,	P.O. Box 8901,
	Madison, WI 53708-8901		

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2005

Signature:

